

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF OKLAHOMA**

In re:

KENNETH ALLEN BARDWELL  
CRYSTAL DAWN BARDWELL  
Debtor(s)

Case No. 09-16311-NLJ

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

John Hardeman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/04/2009.
- 2) The plan was confirmed on 03/09/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/03/2011, 01/03/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/02/2011.
- 5) The case was completed on 12/15/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$49,924.00.
- 10) Amount of unsecured claims discharged without payment: \$22,629.12.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$39,592.10
Less amount refunded to debtor	\$160.83

**NET RECEIPTS:** **\$39,431.27**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,924.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,354.43
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,278.43**

Attorney fees paid and disclosed by debtor: \$276.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCT REC SVC	Unsecured	1,467.00	NA	NA	0.00	0.00
AMERICAN LOANS	Unsecured	748.00	NA	NA	0.00	0.00
ASSET MANAGEMENT	Unsecured	1,411.00	NA	NA	0.00	0.00
BRISTOL WEST INSURANCE CO	Unsecured	186.19	NA	NA	0.00	0.00
CENTRAL STATE RECOVERY	Unsecured	36.00	NA	NA	0.00	0.00
CENTRAL STATE RECOVERY	Unsecured	118.00	NA	NA	0.00	0.00
CHECK N GO	Unsecured	565.46	565.46	565.46	0.00	0.00
CHECK N GO	Unsecured	NA	NA	NA	0.00	0.00
CITIFINANCIAL	Secured	3,000.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	11,440.03	6,256.00	6,256.00	0.00	0.00
CITIFINANCIAL	Unsecured	2,473.00	2,226.02	2,226.02	0.00	0.00
CITIFINANCIAL RETAIL SERVICES	Unsecured	NA	NA	NA	0.00	0.00
CITIFINANCIAL RETAIL SERVICES	Unsecured	NA	NA	NA	0.00	0.00
COURTESY LOANS	Unsecured	958.00	NA	NA	0.00	0.00
COURTESY LOANS	Unsecured	1,078.00	NA	NA	0.00	0.00
CREDIT COLLECTIONS	Unsecured	67.00	NA	NA	0.00	0.00
DAVID W BLACK	Unsecured	NA	NA	NA	0.00	0.00
FRANKLIN COLLECTION SERVICE	Unsecured	894.00	NA	NA	0.00	0.00
INTEGRIS CANADIAN VALLEY HOSP	Unsecured	880.91	NA	NA	0.00	0.00
JANA FERRELL AND ASSOCIATES	Unsecured	34.00	NA	NA	0.00	0.00
KRABLIN MEDICAL CLINIC	Unsecured	184.85	NA	NA	0.00	0.00
KRABLIN MEDICAL CLINIC	Unsecured	213.15	NA	NA	0.00	0.00
LVNV FUNDING	Secured	6,255.00	6,589.14	6,589.14	6,589.14	1,492.43
MICHAEL W MCCOY	Unsecured	NA	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC	Secured	24,429.15	27,461.18	0.00	22,371.24	0.00
NATIONSTAR MORTGAGE LLC	Secured	3,288.73	4,390.03	4,390.03	4,390.03	0.00
NATIONSTAR MORTGAGE LLC	Secured	310.00	0.00	310.00	310.00	0.00
PARKVIEW HOSPITAL	Unsecured	234.05	NA	NA	0.00	0.00
PARKVIEW HOSPITAL	Unsecured	25.06	NA	NA	0.00	0.00
PARKVIEW HOSPITAL	Unsecured	376.50	NA	NA	0.00	0.00
RICHARD L JOHNSON DDS	Unsecured	32.00	32.00	32.00	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SOUTHWEST OKLAHOMA MRI LLC	Unsecured	266.06	546.06	546.06	0.00	0.00
TOWER LOANS	Unsecured	508.20	NA	NA	0.00	0.00
TOWER LOANS	Unsecured	580.00	NA	NA	0.00	0.00
WORLD ACCEPTANCE CORP	Unsecured	1,375.00	1,358.67	1,358.67	0.00	0.00
WORLD ACCEPTANCE CORP	Unsecured	1,645.00	NA	NA	0.00	0.00
WORLD ACCEPTANCE CORP	Unsecured	NA	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$22,371.24	\$0.00
Mortgage Arrearage	\$4,700.03	\$4,700.03	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$6,589.14	\$6,589.14	\$1,492.43
<b>TOTAL SECURED:</b>	<b>\$11,289.17</b>	<b>\$33,660.41</b>	<b>\$1,492.43</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$10,984.21</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,278.43</u>	
Disbursements to Creditors	<u>\$35,152.84</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$39,431.27</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/09/2015

By: /s/ John Hardeman

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.